



COMMONWEALTH HEALTH INSURANCE CONNECTOR AUTHORITY

THE CONNECTOR

www.mass.gov/connector

September 21, 2006

Dear Interested Party:

I am very pleased to be able to share with you information for the October 1, 2006, launch of the new Commonwealth Care program. As you may be aware, Commonwealth Care is one of the first major pieces of the Massachusetts landmark health-care reform legislation to be implemented. Commonwealth Care is a program that connects eligible Massachusetts residents with approved health-insurance plans and helps them to pay for the plans.

As we prepare for the rollout of the new Commonwealth Care program, we ask you to keep in mind the following:

- The first phase of the implementation of this program targets those individuals who earn 100% or less of the federal poverty level.
- Starting October 1, we plan to convert an estimated 50,000 people from the Uncompensated Care Pool (UCP) to Commonwealth Care. We will do these conversions as quickly as possible, with a goal of completing them by December 31, 2006.
- We have attached a courtesy copy of our advance notice to UCP members about Commonwealth Care. You will note that people are advised not to apply for Commonwealth Care if they are already a member of the UCP. UCP members who are eligible for Commonwealth Care will be converted automatically.
- If you are assisting someone with an application for Commonwealth Care, please verify that the individual is not already a member of the UCP. As mentioned above, UCP members who are eligible for Commonwealth Care will be converted automatically.
- Please be aware that any new applicants, whether they are already deemed eligible for UCP or not, will be required to fulfill all identification and immigration requirements.
- The Commonwealth Care Customer Service Center will begin accepting calls on October 2, 2006, at 8:00 A.M.
- For more information we encourage you to visit our Web site at mass.gov/connector for up-to-date information on the rollout of Commonwealth Care.

Both the Connector and MassHealth are excited to roll out this program, and look forward to your participation and support. We will be conducting training sessions for providers over the next few weeks where we hope to answer most of your questions. Thank you in advance for your help.

Sincerely,

A handwritten signature in cursive script that reads "Jon M. Kingsdale".

Jon Kingsdale

Executive Director

Commonwealth Health Insurance Connector Authority



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Introducing Commonwealth Care

We are pleased to let you know that you may soon be eligible to get health-insurance coverage through the Commonwealth Health Insurance Connector (the Connector). This new health insurance will provide you with a better way to meet your health-care needs than what is now available to you from the Uncompensated Care Pool (also called “Free Care”).

You provided information about your family income that was used to approve you for services paid for by the Uncompensated Care Pool (UCP). Based on that information, you may soon qualify to enroll in **Commonwealth Care**, a new health-insurance program that will be offered through the Connector.

You do not have to file another application to get this coverage.

Please note that this new insurance is only for adults. If you have children, they will continue to get health benefits through MassHealth.

Membership in a health plan

The Connector will offer Commonwealth Care health-insurance coverage through a choice of private insurance plans and will help you enroll in an approved health plan. A health plan includes a group of providers, hospitals, and other professionals who work together. When you enroll, you will become a member of the health plan that you select. You will receive a health-insurance card from that plan to identify you as a member.

Information that you gave when you applied for the UCP indicates that your family income is not above the federal poverty level. At your income level, the Commonwealth Care health-insurance plan that you enroll in will cover:

- inpatient hospital services;
- outpatient services and preventive care;
- prescription drugs;
- inpatient and outpatient mental health and substance abuse services;
- dental services, including preventive and restorative procedures; and
- vision services.

You will get more information about how and where you can get those services, as well as information about any limits on these services, once you enroll.

People at your income level do not have to pay a premium to join a health plan.

Copayments for Commonwealth Care are \$1 for generic drugs, \$3 for all other drugs, and \$3 if you use a hospital emergency department when it is not an emergency. The most you can be charged in copayments within a calendar year is \$200 for pharmacy services and \$36 for other services.

We will send you more information

From October 2006 through January 2007, we will send letters to individuals whose family income is at or below the federal poverty level and who are eligible for Commonwealth Care based on the information they gave when they applied for the UCP.

If you meet the requirements of Commonwealth Care, the letter you get will tell you that you have been approved for Commonwealth Care. Shortly after, you will get information about the health plans you can choose from and how to make your choice. Then, you will get membership information from the health plan you selected. Please be sure to read all the information you get.

If necessary, you will be able to use the UCP until you enroll in a health plan. On the date your Commonwealth Care health-plan enrollment starts, your health services will be provided by your health plan, not the UCP.

What you need to do

- Respond to any requests for information you receive from MassHealth. Commonwealth Care is not MassHealth, but the MassHealth agency will determine who is eligible for the Commonwealth Care program on behalf of the Connector.
- Report and send in proof of any changes in income, employment, and health-insurance coverage.
- Tell us if you move.

You do not have to complete another application to get Commonwealth Care.

Make sure we have the right information about you

If your income or health-insurance status changes, you must report it within 10 days of the change. You may still be eligible for Commonwealth Care even if your income goes up, but different program rules may apply. You will receive more information about this if your income changes.

You must tell us if health insurance is offered to you or your spouse. In most cases, you cannot enroll in Commonwealth Care if you are able to sign up for health insurance provided through an employer. There are certain exceptions to this rule.

Questions

Starting October 2, 2006, if you have any questions or if you need to report any changes, please call the Commonwealth Care Customer Service Center at 1-877-MA-ENROLL (1-877-623-6765) (TTY: 1-877-623-7773 for people with partial or total hearing loss) between 8 A.M. and 5 P.M., Monday through Friday. You can also find out more about the Connector and Commonwealth Care on our Web site at www.mass.gov/connector.